



Order Filed on February 4, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

UNITED STATES DEPARTMENT OF JUSTICE  
OFFICE OF THE UNITED STATES TRUSTEE  
ANDREW R. VARA  
UNITED STATES TRUSTEE, REGIONS 3 & 9  
Michael A. Artis, Esquire  
One Newark Center, Suite 2100  
Newark, NJ 07102  
Telephone: (973) 645-3014  
Fax: (973) 645-5993  
Email: Michael.A.Artis@usdoj.gov

In Re:

Erica M. Graham and  
Carl D. Graham, Jr.,

Debtors.

Case No.: 19-30809 (KCF)

Chapter 7

Hearing Date:

Chief Judge: Honorable Kathryn C. Ferguson

**CONSENT ORDER EXTENDING TIME TO FILE A MOTION TO DISMISS CASE  
UNDER 11 U.S.C. § 707(b)(1) AND (3) AND EXTENDING TIME TO FILE A COMPLAINT  
OBJECTING TO DISCHARGE UNDER 11 U.S.C. § 727 TO APRIL 7, 2020**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: February 4, 2020**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Debtors: Erica M. Graham and Carl D. Graham, Jr.

Chapter 7 Case No.:19-30809 (KCF)

**Consent Order Extending Time to File a Motion to Dismiss Case Under 11 U.S.C. § 707(b)(1) and (3) and  
Extending Time to File a Complaint Objecting to Discharge Under 11 U.S.C. § 727 to April 7, 2020**

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THIS MATTER having been consensually opened to the Court and agreed upon by and between Andrew R. Vara, United States Trustee, by and through his counsel the Office of the United States Trustee (Michael A. Artis, Esquire appearing), and Rudikh & Associates, counsel for the Debtors, (Yakov Rudikh, Esquire, appearing), and for other good cause shown, it is hereby;

**ORDERED** that any motion by the United States Trustee to dismiss the present Chapter 7 case under 11 U.S.C. § 707(b)(1) and (3) or any complaint objecting to discharge under 11 U.S.C. § 727 by the United States Trustee and/or the Chapter 7 trustee must be filed on or before **April 7, 2020**; and it is further;

**ORDERED** that the United States Trustee reserves his right to seek a further extension of the time to file a motion pursuant to 11 U.S.C. § 707(b)(1) and (3) or any complaint objecting to discharge under 11 U.S.C. § 727.

The form and entry of the order is  
hereby acknowledged and agreed to:

Without Objection:

Yakov Rudikh  
Rudikh & Associates  
Attorney for the Debtors

Andrew R. Vara  
United States Trustee, Regions 3 & 9

By: /s/Yakov Rudikh  
Yakov Rudikh  
Attorney for the Debtors

By: /s/Michael A. Artis  
Michael A. Artis  
Trial Attorney

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Erica M Graham  
Carl D Graham, Jr.  
DebtorsCase No. 19-30809-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.  
db/jdb +Erica M Graham, Carl D Graham, Jr., 64 Embroidery St, Sayreville, NJ 08872-1873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com  
Denise E. Carlson on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL Mortgage Pass-Through Certificates, Series 2007-9SL, U.S. Bank Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlson on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joseph B Vas on behalf of Creditor Evelyn Arvelo jbvass@vas-law.com, ahuerta@vas-law.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Michael R. DuPont on behalf of Creditor Pinnacle Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Joint Debtor Carl D Graham, Jr. rudikhlawgroup@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
Yakov Rudikh on behalf of Debtor Erica M Graham rudikhlawgroup@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
TOTAL: 9